Claims Processing and Customer Service

Palmetto Government Benefits Administrators

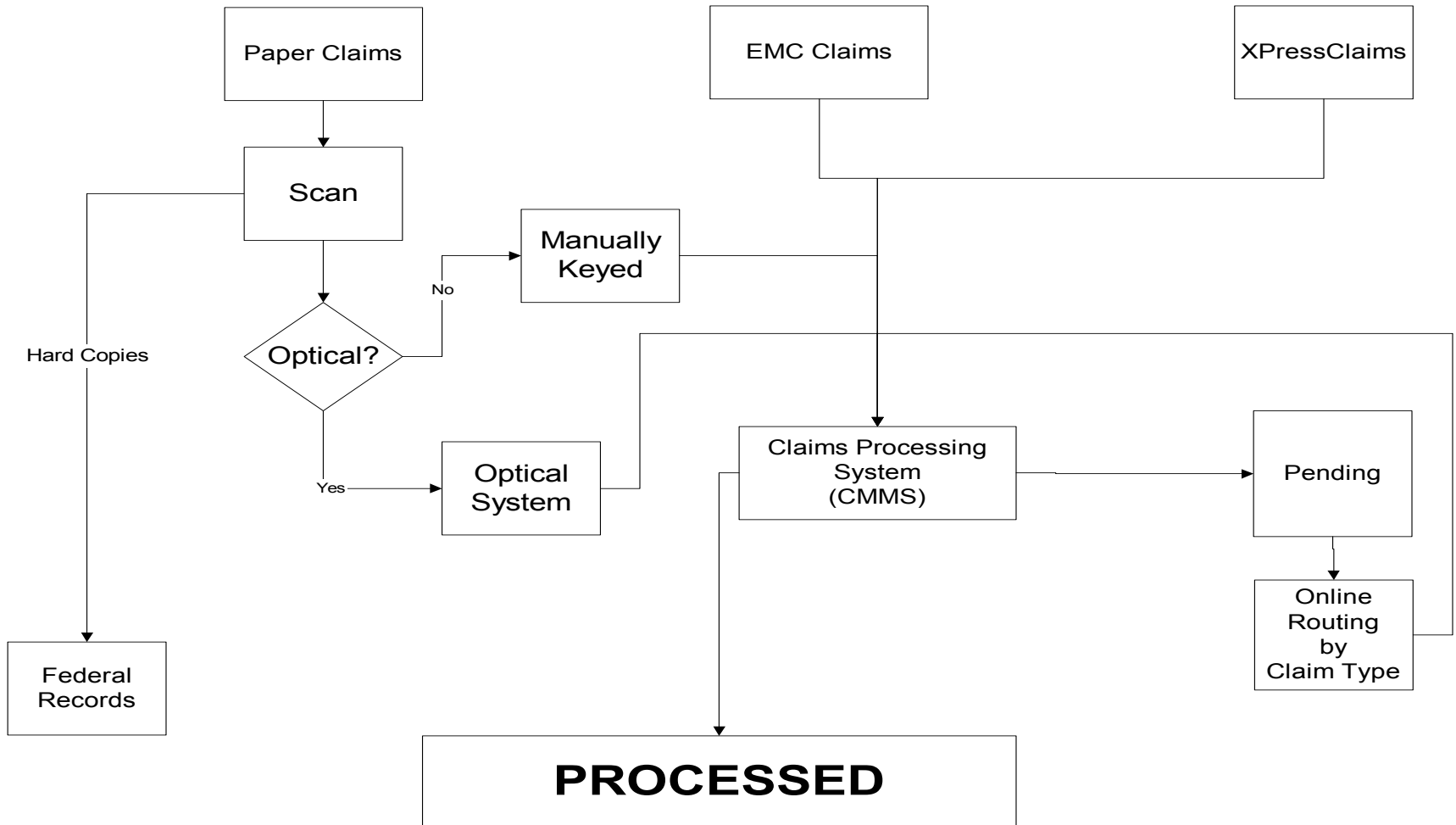## PGBA

Date: 8-28-02

Overview

- Claims & Customer Service
  - Tim Prosser, PGBA
- myTRICARE.com
  - Andy Cress, PGBA
- TRICARE for Life
  - Brian Butler, PGBA

Claims & Services

- Life of a Claim
- Claim Volume Metrics
- Claim Processing Timeliness
- Written Correspondence
- Telephone Correspondence
- Customer Service Initiatives

Life of a Claim

Claim Volume Metrics

- Process 320,000 claims/week or 64,000 claims/day

- Average pending of 80,000 or 1.2 Days Work on Hand

- 97% of the Claims Processed have been retained - or "clean"

- Electronic media claims = 70% of total

Claim Timeliness Highlights

- Retained Claims > 30 day old –
  - Average of 325 claims pending in July, down from average of 550 in June, and 1400 in May
  - Pending = 0.02 of total Days Work on Hand in July
  - 99.8% of all claims processed in July were less than 30 days old

Claim Timeliness Highlights

- Retained Claims > 60 days old –

  – As of 8-16-02 Zero pending !

  – 99.998% of all retained claims processed in July were less than 60 days old.

Written Correspondence

- Completed average of 6,000 inquiries/week or 1200 per day

- Average pending of 3,500 or about 3 Days Work on Hand

- Completed 97.7% in 15 days or less !

Telephone Inquiries

- Completed 36,500 calls/week, or 7,300 calls/day !

- Average blockage rate was < 1%

- Average answer time less than 15 seconds

Customer Service Initiatives

- New Customer Service Skills Module
  - Designed to increase courtesy & customer focus
  - Implementing for all newly promoted Customer Service Representatives
  - All experienced Reps will also be required to successfully complete
  - All Managers & Support staff will also be retrained
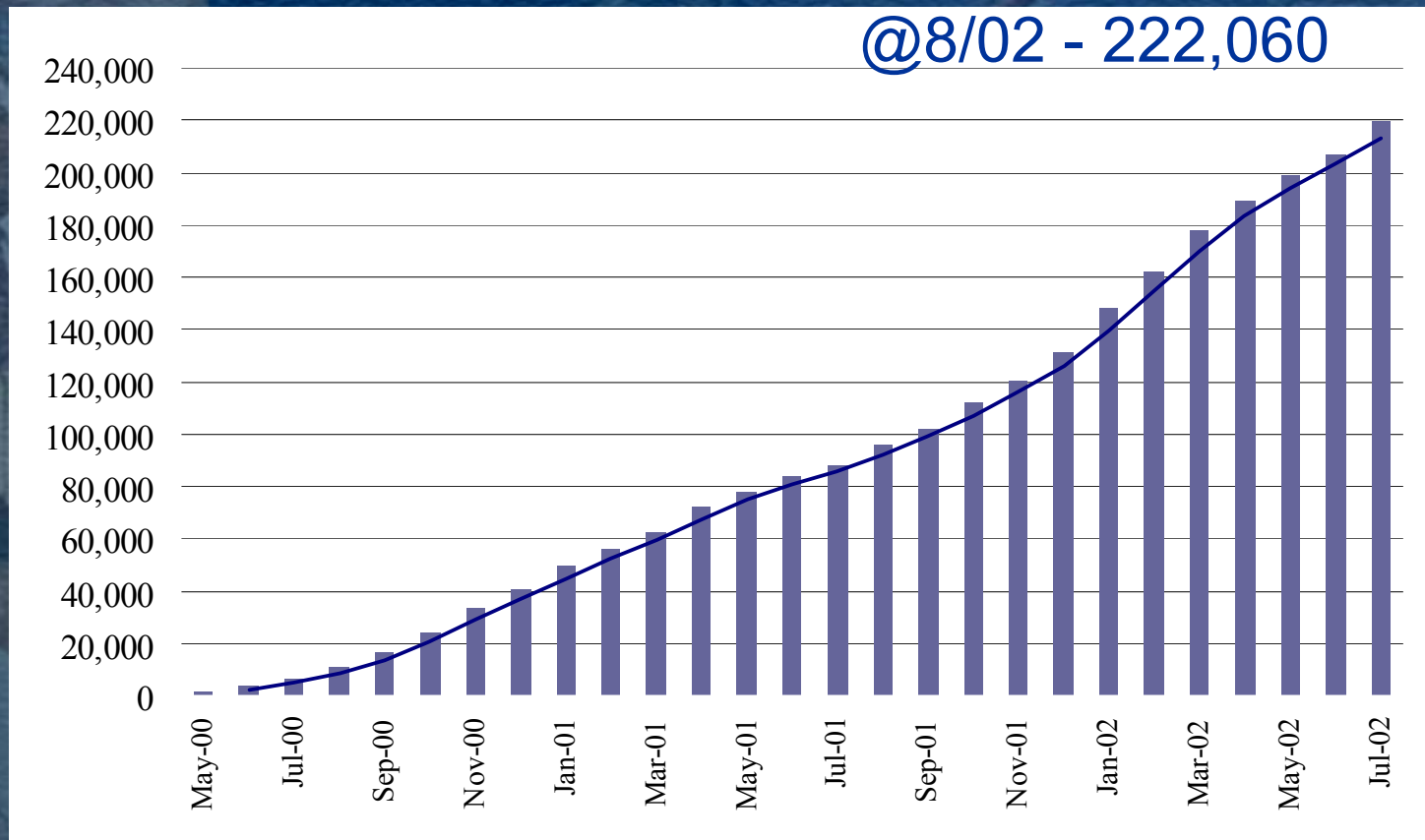
Customer Service Initiatives

- CSSM (cont'd)
  - New quality assessments that measure courteousness, helpfulness, and overall tone
  - Dramatic improvements already realized in those who have completed the program

myTRICARE.com

- Current Numbers / Features

- Version 4
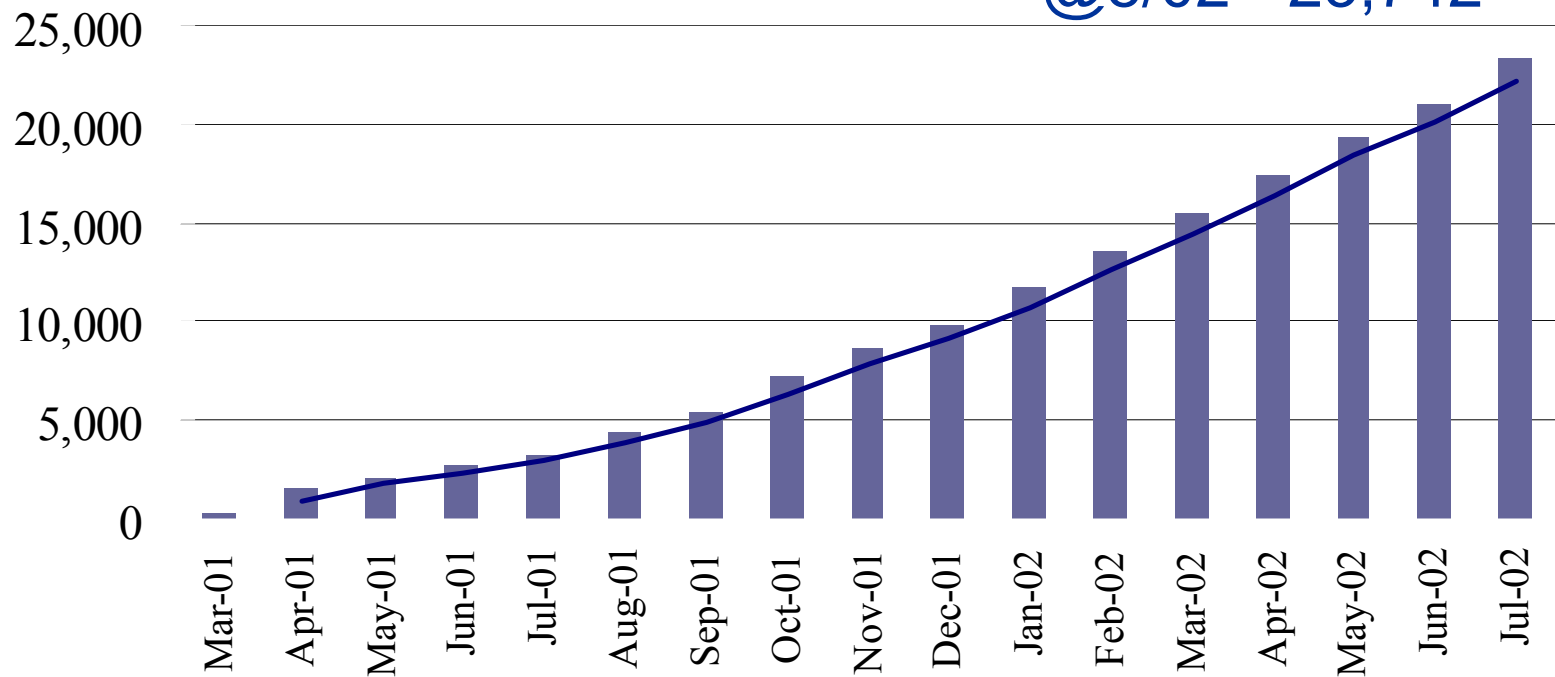
- Version 5

- XPressClaims

Registration - Beneficiaries

@8/02 - 222,060

Registration - Providers

@8/02 - 23,742

Current Features

Beneficiaries	Providers	Govt Agents/Primes
➢ General Content	➢ General Content	➢ General Content
➢ Community Forum	➢ Community Forum	➢ Community Forum
➢ Demos	➢ Demos	➢ Demos
➢ Claim Status	➢ Claim Status	➢ Claim Status
➢ Patient Summary	➢ Patient Summary	➢ Patient Summary
➢ Ask Customer Service	➢ Ask Customer Service	
➢ View / Print TEOB		➢ View /Print TEOB
	➢ E-claims	
	➢ XPressClaims	
		➢ "Super-user" view

Version 4

- Patient summary transaction for providers to access bene's OHI, eligibility, cat cap & deductible data

- Prime Contractor/Government Agent access to secure features on site

- Prime contractor's look/feel

- Re-design with top navigation bar and larger screens

Version 4 (cont'd)

- Push email when claims process

- Provider reporting / data download (dataMart)

Version 5

- Add "How are we doing?" statistics on homepage
- Redesign of homepage and top navigation bar to enhance usability
- Convert printable forms to online data exchange
- Secure Response

Version 5 (cont'd)

- Allow beneficiary/sponsor to register with a foreign address
- Increase customization options
- Add amount paid and claim number to claims summary page
- Populate welcome page with PCM name
- Increase navigation flexibility
- XPressClaims Enhancements/Superbill

XPressClaims

- Real-time claims processing - while patient is in provider's office
- Patient "summary receipt" available instantly
- Secure and free

XPressClaims (cont'd)

- Online real-time edits:
  - Easy to understand messages
  - Help features

- Interactive ICD-9 and CPT-4 English to code interface

XPressClaims Statistics

- Initial resolve rate of 80%!
- High resolve rates by specialty:
  - Family Practice
  - Radiology
  - Pediatricians
- "Low" rates:
  - DME / Vendor drugs - still at 50%

myTRICARE.com & XPressClaims - Feedback

- I just wanted to say BRAVO..... I just used your system for the first time. It was well thought out, time responsive, and had complete information... GREAT JOB   All insurance companies should get a system in place like yours…

- Just wanted to complement your staff for creating this wonderful website. I found it easy to use and it answered many of my questions without waiting on "hold."

TRICARE FOR LIFE

In the Beginning...

- TFL Background
- Region ¾ TFL Organization
  - Facilities
  - Staffing
  - Preparation for receipt of crossover claims

Up and Running...

- Claim processing statistics Oct 1 thru July 31
  - Total processed – 6,000,000
  - 5.3 million Crossover claims (88%)
- Phone statistics
  - Averaging more than 50,000 calls per month
  - Average blockage rate - 0%
  - Answer time - 10 seconds
- Correspondence statistics
  - Completed average of 15,000 per month
  - Completed 87% in 15 days

On-going...

- Pending Levels – End of July
  - Current pending
    - Claims
      - Total pending – 90,118
      - Retained pending – 84,740
      - Retained pending > 30 days - 500
    - Correspondence
      - Total Pending – 4631
      - 90.21% less than 15 days old

Looking to the Future...

- Continuous Improvement
  - Coordination with Medicare to enhance crossover data for more efficient claims processing resulting in higher resolve rates
  - As time goes by, the staff becomes more and more experienced with TFL issues

- EFT possibilities

Questions?